

When one job isn't enough: Young women and multiple jobholding

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Many young women feel trapped in cycles of insecure work, unpredictable hours and financial instability, describing their working lives as "constantly juggling, never secure."

Executive summary

Young women in the UK are increasingly likely to juggle multiple jobs in order to secure enough income and working hours. This reflects deep-rooted problems in the labour market, including low pay, insecure contracts, unpredictable hours and weak enforcement of employment rights.

Multiple jobholding is not a choice for many young women, but a necessity driven by precarious employment. It is associated with low mental well-being and reduced leisure time. Economic insecurity early in life may be associated with poorer long-term economic security, including weaker pension outcomes.

Yet standard labour market statistics systematically undercount multiple jobholding, meaning that the scale and severity of the issue remain hidden from policymakers. Without targeted intervention, these patterns risk entrenching gender inequalities across women's working lives.

Key findings

Multiple jobholding is often **short-term and poorly captured** in standard employment data, **obscuring the realities of young women's working lives**. The Labour Force Survey and Annual Survey of Hours and Earnings **significantly underreport** multiple jobholding, **limiting effective policy design** and **underestimating women's contribution to the economy**.

This project **innovatively links data** from the Annual Survey of Hours and Earnings with HM Revenue and Customs payroll records to **provide better insights**.

Young women (16–29) are the group most likely to work multiple jobs.

Around one in ten young women were working more than one job at the same time in 2023–24.



When **short-term multiple jobholding** including only in one month across the year is included, almost **one in four young women work in two or more concurrent jobs**. At least **13% of young women** do so on a **more regular basis**.

Multiple jobholding is strongly associated with **insecure contracts, low wages, low working hours** and employment in hospitality.

Multiple jobholding is linked to **lower satisfaction with leisure time**, which in turn **reduces overall life satisfaction**.

Young working women report **significantly poorer job-related mental well-being** than young men, regardless of whether they hold one or multiple jobs.

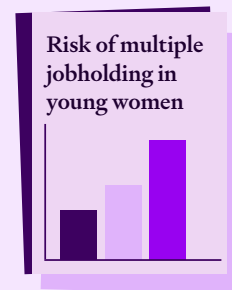
Without targeted intervention, these patterns risk entrenching gender inequalities across women's working lives.

Key recommendations

Recognise multiple jobholding as a **structural labour market issue**, particularly affecting **young women**, and embed it in **policy design, evaluation and enforcement**.



Improve **labour market data and monitoring** by **expanding linked administrative data** through HM Revenue and Customs and the Office for National Statistics to **capture insecure, short-hours and multiple jobholding work**.



Deliver **'Make Work Pay'** policies in full under the Employment Rights Act, **ending one-sided flexibility** and ensuring **enforceable rights to guaranteed hours, fair cancellation pay**, and protection from **unpaid trial shifts**.



Strengthen existing **flexible working rights**, including **flexible job advertising, protection from discrimination**, and a statutory right to **appeal rejected requests**.



Reform **pension auto-enrolment** by lowering or removing **earnings thresholds** and extending coverage to **workers aged 18+**, addressing **long-term financial insecurity** for multiple jobholders.



Embed **mental health protections** in job quality and enforcement, requiring **employer mental health responsibilities** and tasking enforcement bodies with **addressing stress and unsafe workloads**.



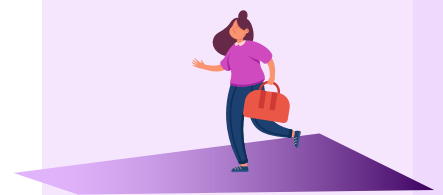
Strengthen **protections against sexual harassment**, including **robust preventative duties, clear reporting systems, third-party protections**, and **proactive enforcement**.



Establish and properly resource the **Fair Work Agency**, ensuring enforcement priorities **reflect young women's experiences** and meet the **International Labour Organisation inspector benchmark**.



Expand access to **paid training and progression for insecure and multiple jobholders**, alongside **transparency on contract terms and pathways to secure work**.



Adopt **gender-responsive labour market policy**, including **gender impact assessments of reforms**, endorsement of **Living Hours standards**, stronger **in-work benefits**, and funded specialist **employment support for young women**.



Background and introduction

Women are more likely than men to hold multiple jobs at the same time,¹ yet standard labour market statistics typically count only one job per person. This masks the complexity of women's working lives, for example the misinterpretation of part-time employment figures,² and obscures the scale of insecure and fragmented employment. Multiple job holding has been linked with both positive and negative aspects,³ but findings for women are particularly concerning. Evidence consistently shows that women often take on additional jobs because their main job does not provide sufficient hours or income.⁴ This can restrict access to training, progression, pension contributions and employment protections, reinforcing inequalities and women's long-term financial resilience.



This briefing presents findings from a study funded by the Administrative Data Research UK (ADR UK) on multiple employment in Great Britain with a particular focus women.⁵ Young working women, defined here as women aged 16 to 29, are compared to working women aged 30-64 and men (16-29 years and 30-64 years) in terms of their likelihood of holding multiple jobs, job characteristics and subjective well-being. Innovatively linking data from the Annual Survey of Hours and Earnings (ASHE) with HM Revenue and Customs (HMRC) payroll records, this research fills a critical gap in knowledge of who has multiple jobs, reasons for taking up multiple jobs and the personal consequences of doing so.

Young women's work trajectories are complex and non-linear.⁶ They often experience unfair treatment at work, especially in low-paying sectors.⁷ Research from the Young Women's Trust highlights that many young women feel trapped in cycles of insecure work, unpredictable hours and financial instability, describing their working lives as "constantly juggling, never secure".⁸

This research underlines the vulnerabilities of young women in the labour market: they are the group most likely to have more than one job, and multiple jobholding for them relates to low working hours, low pay and precarious/casual contracts, especially in the hospitality sector. Young women in paid employment, whether in one or multiple jobs, report significantly lower job-related well-being, mental health and life satisfaction than other workers.

Multiple jobholding is therefore not marginal, but central to understanding young women's employment experiences. Addressing it must be a core part of strategies to improve job quality, promote labour market equality and support young women's economic security.

¹ Lawson L, Kearns A, Mackenzie M and Wilson T (2024) [Women in Multiple Low-paid Employment](#). Nuffield Foundation.

² WBG (2025) [Understanding Women's Work in the UK: Addressing Gender Data Gaps](#). Women's Budget Group

³ Wu, Z, Baimbridge M and Zhu Y (2009) Multiple job holding in the United Kingdom: evidence from the British Household Panel Survey. *Applied Economics* 41(21), 2751-2766. Pans GA, Pouliakas K and Zangelidis A (2014) Multiple Job Holding, Skill Diversification, and Mobility. *Industrial Relations* 53(2), 223-272.

⁴ Preston, A and Wright RE (2020) Exploring the gender difference in multiple job holding.

⁵ ESRC award number: ESZ503149/1.

⁶ Allen, K, Cohen, RL, Finn, Ket al. (2025) [L-earning: Rethinking Young Women's Working Lives](#). Universities of Leeds, Manchester and London.

⁷ Young Women's Trust (2025) Swept under the rug. [Young women's experiences of reporting unfair treatment at work](#). Young Women's Trust Research Centre.

⁸ Young Women's Trust (2025) [Living Precariously](#)

Data

Measuring multiple jobholding is challenging because many people move in and out of jobs over short periods, and standard labour market surveys often capture only a snapshot of employment. To overcome these limitations, this study combines survey and administrative data to provide a more accurate and dynamic picture of young women's working lives.

The analysis draws primarily on linked data from the Annual Survey of Hours and Earnings (ASHE) and HM Revenue and Customs (HMRC) payroll records (in the following ASHE-HMRC dataset), which allow identification of multiple jobholding across the tax year by tracking multiple payslips in the same month or week. These data are supplemented by the UK Household Longitudinal Study (Understanding Society), which provides self-reported information on jobholding, job quality, mental health and life satisfaction. Together, these sources make it possible to examine both employment patterns and their wider impacts on well-being. More detailed information on the methodology and datasets used in this study can be found in Appendix i.



Addressing young women's multiple jobholding must be a core part of strategies to improve job quality, promote labour market equality and support young women's economic security.

Young women face the highest levels of multiple jobholding

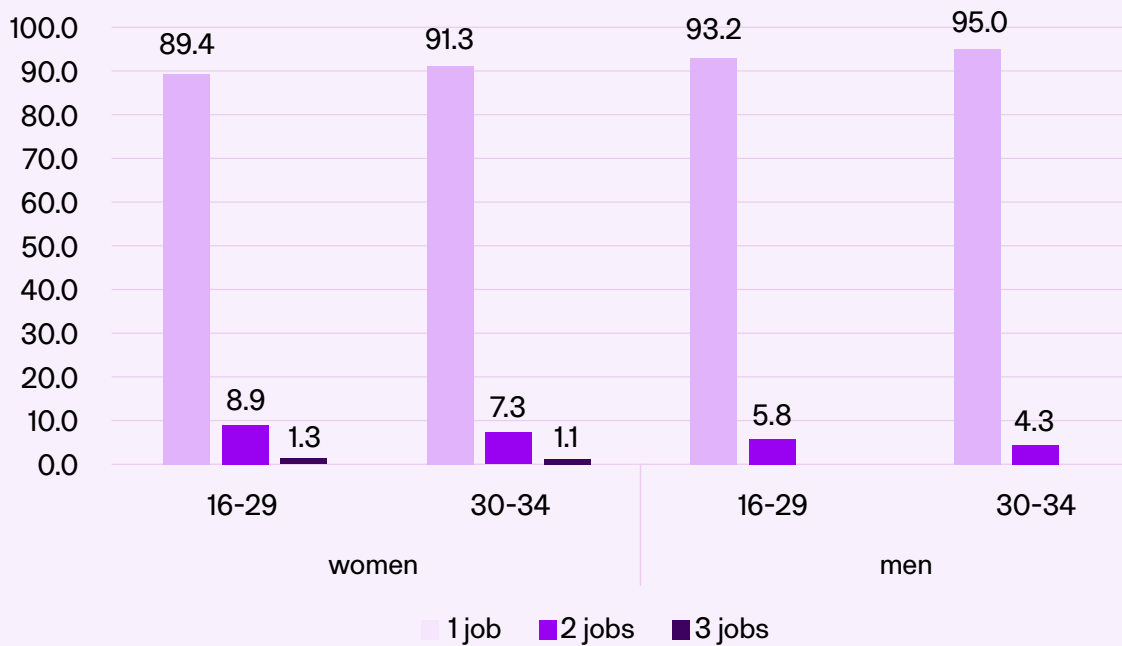
Findings from both Understanding Society and linked ASHE-HMRC data (summarised in Figures 1 and 2) confirm that women are more likely than men to hold multiple jobs. In 2023–24, among all women aged 16–64, 9.3% worked more than one job, compared with 5.6% of men.⁹ In comparison, in 2022–23, the multiple jobholding rate was lower for both women and men at 7.4% and 4.8% respectively. The cost of living crisis is likely to have increased the need for holding multiple jobs.

Importantly, both the Understanding Society survey data (Figure 1) and the ASHE-HMRC data (Figure 2) further show that young women are the group of workers most likely to work in two or more concurrent jobs. As shown in Figure 1, one out of ten young women in the UK who were in paid employment in 2023–2024, had more than one job (10.6%). Almost 9% straddled two jobs and another 1.3% three jobs. Looking at the increase in multiple jobholding among women in the most recent years (2022–23 to 2023–24), the rise was stronger among young women than older women (from 7.7% to 10.6% and 7.3% to 8.7% respectively). The increase was more modest among young men (from 5.5% to 6.8%) and older men (from 4.6% to 5%) over the same period.

Among young men, in comparison, one in 15 had more than one job. Working in three jobs is too rare among young men to produce a reliable estimate in Figure 1.



Figure 1. Number of jobs of women and men by age groups, 2023-2024, in percent



Source: Understanding Society wave 15 with population weights. Only individuals who are in paid employment in their main job and who have not recorded being self-employed in any job, if they have more than one job. Numbers of individuals with 4+ are too small to include in the figure.

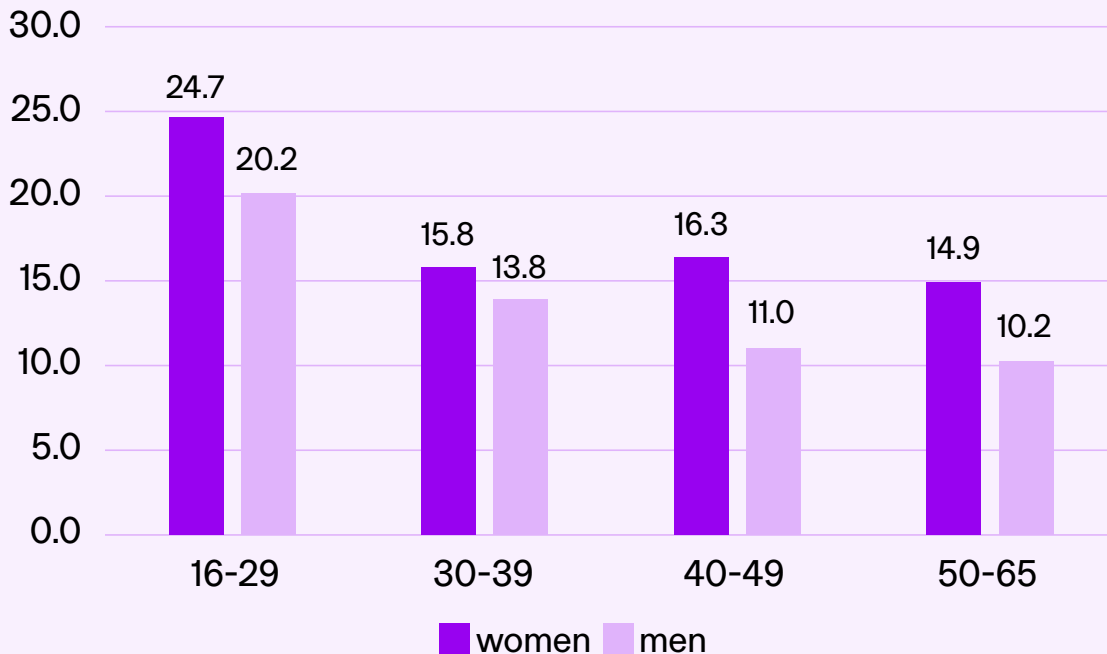
Multiple jobholding of young women is not only higher in the descriptive data, but young women are also at a higher risk of multiple jobholding compared to young men after accounting for their highest qualification, job status and household situation (living alone, number of dependent children).¹⁰

Based on the ASHE-HMRC data, which capture short-term multiple jobholding over the course of the tax year, multiple jobholding of young women is much higher. As shown in Figure 2, one in four young working women were in multiple jobs in the 2018-2019 tax year (24.7%). This includes women with two (or more) concurrent jobs in the ASHE survey plus those who had, at least once, more than one payslip (from different employers) in the same month across the tax year. Around 13% of young women work in two or more concurrent jobs in at least two months a year. In comparison, and in line with the Understanding Society data, multiple jobholding is lower among young men of whom one fifth (20.2%) had multiple jobs in 2018-19. Among all age groups, women were more likely than men to be multiple jobholders, but the prevalence of multiple jobholding was highest amongst young women, confirming the analysis of Understanding Society data.

⁹ Overall, to provide more context, including any self-employment in the main or any other jobs, 11.6% of women aged 16-64 and 7.8% of men aged 16-64 had more than one employment at the same time in 2023-2024 in the Understanding Society survey data

¹⁰ Output from the multiple regression is available upon request.

Figure 2. Multiple jobholding in the linked ASHE-HMRC data, by gender and age groups, 2018-19, in percent



Source: Office for National Statistics; His Majesty's Revenue and Customs, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data – GB with ASHE population weights. Multiple jobholding in the linked HMRC data refers to the tax year 2018-19. The figures include multiple jobholding directly recorded in ASHE plus individuals with at least two payslips from different employer IDs in at least one month in the tax year (from the linked HMRC data).

Multiple jobholding is underreported in official labour market data. In the Office for National Statistics' Annual Population Survey 2024 (January-December), 2.2% of women aged 16-64 reported multiple jobs as an employee while the rate was 2.3% for young women.¹¹ Another 2.3% and 1.5% respectively had more than one job involving self-employed work. The ONS reported based on Labour Force Surveys that the level of workers with second jobs (as employee or self-employed) was between 4% and 4.6% among women aged 16-64 between Jan-March 2022 to Sep-Nov 2025.¹² The Labour Force Surveys and Annual Population Surveys reproduce the gender gap in multiple jobholding but these data are not able to capture the level of multiple jobholding found in other datasets.

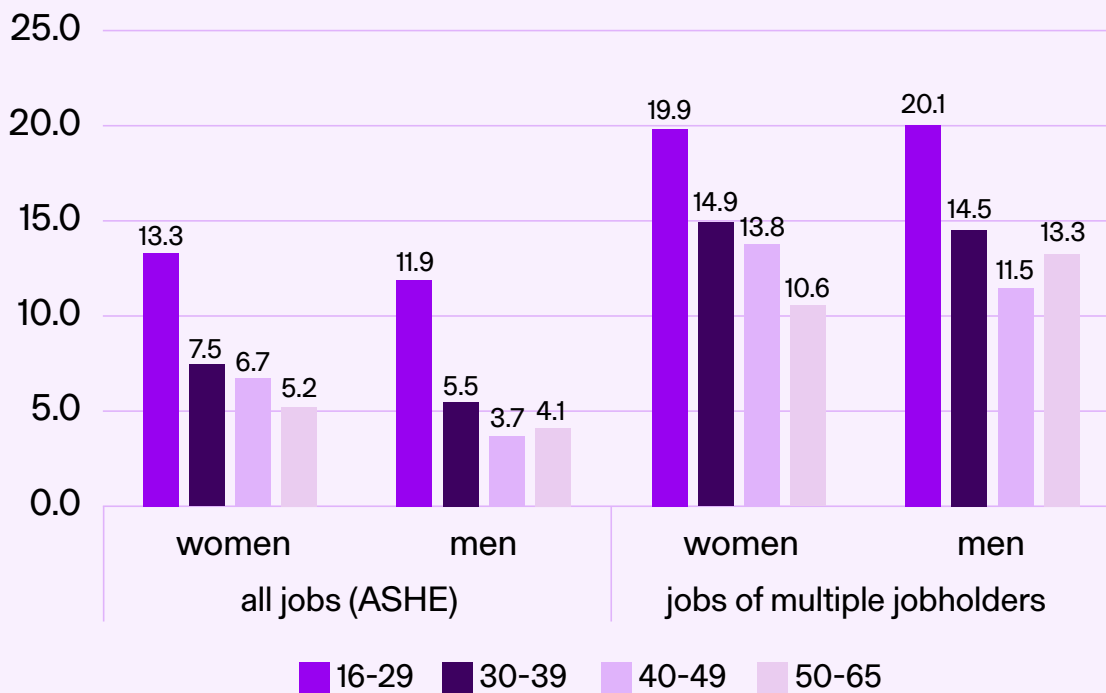
¹¹ Office for National Statistics. (2025). Annual Population Survey, January - December, 2024. [data collection]. 3rd Edition. UK Data Service. SN: 9354, DOI: <http://doi.org/10.5255/UKDA-SN-9354-3>

¹² Table EMP01 from 17 December 2025.

Precarity, low pay and insecure hours

Neither ASHE nor Understanding Society directly ask workers why they hold multiple jobs. However, analysis of job characteristics provides insight into the underlying drivers. In the linked ASHE-HMRC data, information on job insecurity (causal/temporary job), wage and hours worked are available for the job (jobs) that is (are) recorded in ASHE. All job characteristics in this section (Figures 3-6) relate to the job that is reported in ASHE.¹³

Figure 3. Temporary or casual jobs, all jobs and jobs of multiple jobholders, by gender and age groups, 2018-19, in percent



Source: Office for National Statistics; His Majesty's Revenue and Customs, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data – GB with ASHE population weights. Multiple jobholding in the linked ASHE-HMRC data refers to the tax year 2018-19. The figures include multiple jobholding directly recorded in ASHE plus individuals with at least two payslips from different employer IDs in at least one month in the tax year (from the linked HMRC payroll data).

¹³ The HMRC payroll data themselves do not provide information on the kind of job people were paid for. With respect to information on industry sector, it could be that people take up an additional job in another sector which cannot be explored with the linked ASHE-HMRC dataset.

There is a high correlation between temporary or casual jobs and multiple jobholding. Figure 3 shows the temporary/casual contracts rate by gender and age group for all jobs in ASHE, on the left-hand side, and for jobs of multiple jobholders, on the right-hand side. Temporary/casual contracts affect both young women and young men alike. Around one in seven young women had a temporary or casual job in 2018 but this figure was even higher among young women with multiple jobs of whom a fifth had a temporary or casual contract.

The Understanding Society data confirm that multiple jobholding is strongly related with temporary contracts. In this dataset, over a third (36%) of young women with multiple jobs were on a temporary contract in their main job in 2023-24, in contrast to 24% of young women with one job, 7% of women aged 30-64 with one job, and 15% of women aged 30-64 with more than one job.

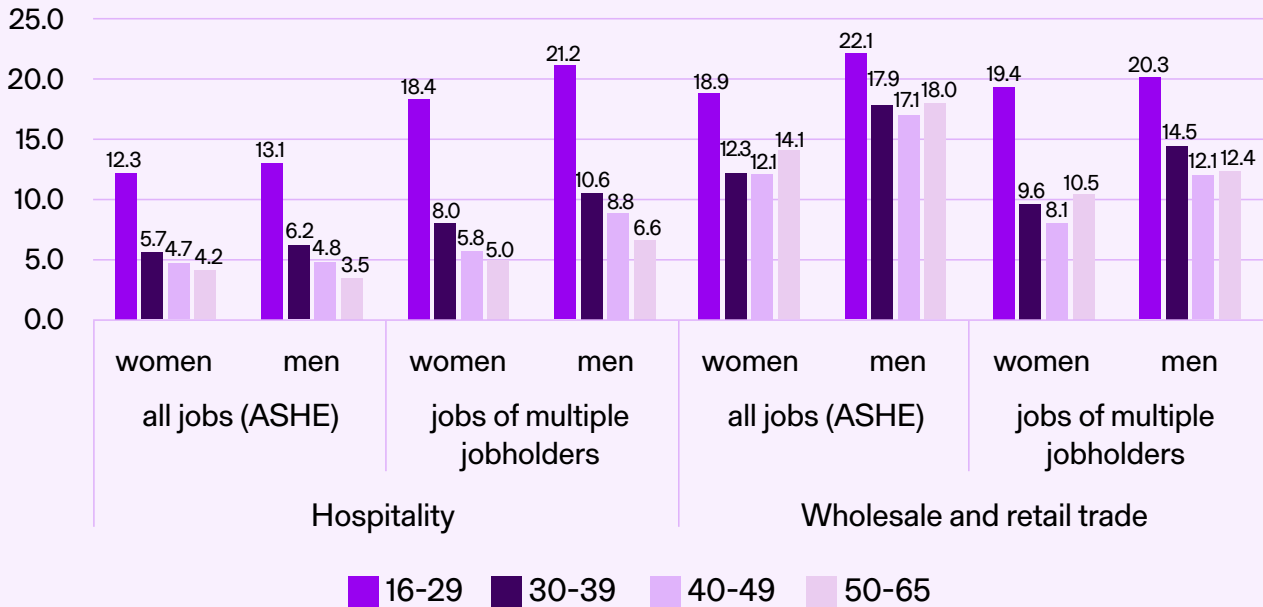
The level of temporary contracts among young women with multiple jobs is higher in the Understanding Society survey than in the ASHE-HMRC data which could be due to the greater likelihood of temporary contracts in 2023-24 (Understanding Society) compared to 2018 (ASHE). According to the Quarterly Labour Force Survey, the temporary contract rate among women was increased between mid-2021 to mid-2023.¹⁴ Together, findings from both data sources suggest that job insecurity and the fear of becoming unemployed are increasingly pushing young women into multiple jobholding.

Young women (and men) often work in retail and wholesale trade and in the hospitality sector (Figure 4). The hospitality sector is strongly associated with multiple jobholding. For example, while 12.3% of young women work in hospitality overall, this rises to 18.4% among young multiple jobholders. Similarly, hospitality shows high rates of multiple jobholding among young men. Additional jobs taken by those working in hospitality may be within or outside the sector, but the available data do not allow

Job insecurity and the fear of becoming unemployed are increasingly pushing young women into multiple jobholding.

¹⁴ Office for National Statistics (2026) EMP01 SA: [Full-time, part-time and temporary workers \(seasonally adjusted\)](#).

Figure 4. Industry sectors of all jobs and jobs of multiple jobholders, by gender and age groups, 2018-19, in percent



Source: Office for National Statistics; His Majesty's Revenue and Customs, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data – GB with ASHE population weights. Multiple jobholding in the linked ASHE-HMRC data is for the tax year 2018-19. The figures include multiple jobholding directly recorded in ASHE plus individuals with at least two payslips from different employer IDs in at least one month in the tax year (from the linked HMRC payroll data).

further analysis of this. In contrast, retail and wholesale trade, despite employing large proportions of young women and men, does not show a higher concentration of young women (or young men) with multiple jobs, relative to its overall employment share.

The concentration of multiple jobholding among women in the hospitality sector goes hand-in-hand with low wages and low working hours. Figures 5 & 6 show women's wages and work hours across all industry sectors and in the hospitality sector, distinguishing between all jobs of women and jobs of female multiple jobholders. Across all age groups, women's wages in hospitality are substantially lower than the combined average for all sectors. In hospitality, the difference in the wage level of women with multiple jobs to the average of women in the sector is marginal (Figure 5). The gap in working hours between women in multiple jobs versus women on average in the hospitality sector is more pronounced, and this applies again to women of all age

groups (Figure 6). Hence, these findings suggest that, specifically in the hospitality sector, women need more work hours because of low work hours combined with the low wage in their first job.

Figure 5. Women’s mean hourly wages (£) in 2018 by age groups for all jobs and jobs in hospitality, all jobs and jobs of multiple jobholders



Source: Office for National Statistics; His Majesty’s Revenue and Customs, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data – GB with ASHE population weights. Multiple jobholding in the linked ASHE-HMRC data is for the tax year 2018-19. The figures include multiple jobholding directly recorded in ASHE plus individuals with at least two payslips from different employer IDs in at least one month in the tax year (from the linked HMRC payroll data).

Low wages drive multiple jobholding also outside the hospitality sector. In high-wage sectors instead such as finance and insurance, multiple jobholding rates are low overall including for young women.

In addition, across all sectors, work hours of women with multiple jobs are lower than women’s average work hours (including by age groups, Figure 6). Together, these findings highlight that a combination of both low wages and low work hours are important drivers of multiple job holding among women.

Qualitative research reinforces this picture. Young Women’s Trust reports that many young women take on additional jobs simply because “one job is not enough to live on,” forcing them to combine shifts across employers to reach subsistence income.¹⁵

Figure 6. Women’s mean weekly basic work hours in 2018 by age groups for all jobs and jobs in hospitality, all jobs and jobs of multiple jobholders



Source: Office for National Statistics; His Majesty’s Revenue and Customs, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data – GB with ASHE population weights. Multiple jobholding in the linked ASHE-HMRC data is for the tax year 2018-19. The figures include multiple jobholding directly recorded in ASHE plus individuals with at least two payslips from different employer IDs in at least one month in the tax year (from the linked HMRC payroll data).

¹⁵Young Women’s Trust (2025) [Living Precariously](#)

Sexual harassment and unsafe work environments

Young women in customer-facing and insecure roles face heightened risks of sexual harassment. Hospitality, retail and similar sectors have elevated rates of harassment, and precarious employment often limits workers' ability to report abuse or leave unsafe workplaces.¹⁶ Evidence shows that fear of losing hours or shifts act as a major deterrent to reporting sexual harassment and unsafe working conditions.¹⁷

Young Women's Trust research documents widespread experiences of harassment, particularly in hospitality, and shows how power imbalances linked to insecure contracts silence young women.¹⁸



Pensions and auto-enrolment

Multiple jobholding may have serious long-term consequences for women's financial security. Under current pension rules, workers are only automatically enrolled into a workplace pension if they earn at least £10,000 per year from a single employer. Many young women working multiple low-paid or part-time jobs fail to reach this threshold in any one job, even if their combined earnings exceed it. As a result, they miss out on employer pension contributions and build little or no pension entitlement.

The UK Women's Budget Group has highlighted that fragmented and part-time employment patterns significantly reduce women's access to workplace pensions and contribute directly to the gender pensions gap.¹⁹ Young women in multiple jobs are therefore at particular risk of long-term pension disadvantage.

Fragmented and part-time employment patterns significantly reduce women's access to workplace pensions and contribute directly to the gender pensions gap.

¹⁶ Sheffield Hallam University (2024) [Workers on precarious contracts most likely to experience sexual harassment](#)

¹⁷ Sheffield Hallam University (2024) [Workers on precarious contracts most likely to experience sexual harassment](#)

¹⁸ Young Women's Trust (2025) [Living Precariously](#)

¹⁹ Women's Budget Group (2023) [Pensions and Gender Inequality](#)

Subjective well-being of young working women

In this section, we use the Understanding Society survey (Wave 14, 2022-2023) to complement the above analysis (see appendix i). This survey includes measures of job-related well-being²⁰ (anxiety and depression) which we use alongside general mental health measures (the Short-Form Health Survey mental component²¹ and the 12-item General Health Questionnaire²²) and satisfaction scales (life overall, job, leisure time, health and income) to assess how the subjective well-being of young women working in multiple jobs compares with other women and men. Subjective well-being indicators show how women (and men) perceive their well-being.

Women consistently self-report lower mental well-being than men in the General Health Questionnaire (GHQ).²³ Overall life satisfaction of women and men in the UK, though, is not significantly different but women paradoxically (given their lower overall job quality) report higher job satisfaction than men.²⁴ Globally, women report slightly higher



overall life satisfaction than men despite less favourable objective working and living conditions.²⁵ One explanation for women's greater job satisfaction compared to men, in Britain and elsewhere, may be lower expectations. The gender gap in job satisfaction can already be observed among 20-29-year-olds and only the very young (16-19 years) do not show gender differences in job satisfaction.²⁶ Moreover, there are age-related differences in life satisfaction with the lowest life satisfaction reported in middle age. Hence, we would expect that young women (and men) in general report greater life satisfaction than middle-aged women (and men).²⁷ Findings need to be interpreted against these gender and age-related variations of subjective well-being (see scores in Appendix).

To summarise the most important findings, accounting for occupational status, highest qualification and household composition, we do not find that young women with multiple jobs have lower subjective well-being than young women with a single job. This finding applies to women aged 30-64, too. Nonetheless, three striking findings concerning the well-being of those with multiple jobs and of young working women emerge from multivariate analysis that warrant attention.

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²⁰ Developed by Warr, P (1990) The measurement of well-being and other aspects of mental health. *Journal of Occupational Psychology* 63(3), 193-210. <https://doi.org/10.1111/j.2044-8325.1990.tb00521.X>

²¹ The SF-12 Mental Component measures vitality (energy/fatigue), social functioning (interference with social activities), role limitations due to emotional problems, and mental health (psychological distress and psychological well-being). See: Ware, J.E., Kosinski, M., Turner-Bowker, D.M. and Gandek, B. (2001), *How to Score Version 2 of the SF-12 Health Survey (With a Supplement Documenting Version 1)*, Lincoln, RI, Quality Metric Incorporated.

²² The twelve-item General Health Questionnaire (GHQ-12) (Goldberg, 1972) is a screening test for general, non-psychotic mental health problems. The HQ-12 comprises 12 questions on individuals' mood (6 positive and 6 negative) which are summed up to a Likert scale.

²³ Madden D (2010) Gender Differences in Mental Well-Being: a Decomposition Analysis. *Social Indicator Research* 99, 101-114.

²⁴ Della Giusta M, Jewell SL and Kambhampati US (2011) Gender and Life Satisfaction in the UK. *Feminist Economics* 17 (3), 1-34.

²⁵ Joshanloo M and Jovanovic V (2020) The relationship between gender and life satisfaction: analysis across demographic groups and global regions. *Archives of Women's Mental Health* 23, 331-338.

²⁶ Clark AE (1997) Job satisfaction and gender: Why are women so happy at work? *Labour Economics* 4, 341-372.

²⁷ Blanchflower DG and Oswald AJ (2008) Is well-being U-shaped over the life cycle? *Social Science & Medicine* 66(8), 1733-1749.

Lower satisfaction with leisure time

Firstly, multiple jobholding is associated with lower satisfaction with leisure time among both women and men and across age groups. We do not have information on the number of work hours across all jobs, but this may suggest that multiple jobholding is not only used to make up for a full-time job that could not be found but that some work more than their preferred hours due to low wages. Satisfaction with leisure time has an important role for how individuals evaluate their life overall and hence for their wider well-being. In the Understanding Society data, among all working people aged 16-64, the correlation of life domains (job, leisure time, income, health) with overall life satisfaction is highest for leisure time while job satisfaction scores lowest.

Qualitative evidence from the Young Women's Trust reinforces the finding that insecure and unpredictable work schedules limit young women's access to meaningful leisure time. Many report they cannot afford to take time off for health, family or rest, and feel unable to pursue activities that contribute to their overall well being due to financial pressures and unstable hours.²⁸ These experiences echo quantitative links between multiple jobholding, low leisure satisfaction and overall life satisfaction.

Insecure and unpredictable work schedules limit young women's access to meaningful leisure time... time off for health, family or rest.



Lower mental well-being

Secondly, young women have significantly lower mental well-being on all measures compared to older women and young and older men, after occupational social status, highest qualification and household composition are controlled for. Women on average report greater anxiety about their job but young women significantly more so than older women. While women, in general, do not report greater depression related to their job than men, young women do. Across genders and age, job-related well-being strongly influences individuals' general mental health. Among young women, the correlations between job-related anxiety and depression with general mental health (SF-12 mental component and GHQ-12) are in line with the general working population. Young women's exceptionally low job-related well-being therefore feeds into their low general mental health and hence interventions to improve the mental health of young working women need to target their job situation.

Qualitative findings echo this pattern. Young Women's Trust research highlights chronic stress, exhaustion, burnout and anxiety among young women juggling insecure work, unpredictable hours and financial pressure.²⁹

Lower overall life satisfaction

Thirdly, young working women experience significantly lower satisfaction with their life overall and with their job, leisure time and health than older women and younger and older men. This means that while age correlates with overall life satisfaction and satisfaction across the life domains of jobs, leisure time and health, as previous research has established, the expected advantage for young women is markedly reduced. This finding persists after accounting for occupational status, qualifications, and household circumstances, suggesting that young women's satisfaction with life overall, job, leisure time and health is lower than anticipated given their age and gender.

²⁸ Young Women's Trust (2025) [Living Precariously](#)

²⁹ Young Women's Trust (2025) [Living Precariously](#)

Policy recommendations: improving job quality, security and well-being for young women

1 Recognising and measuring multiple jobholding

1.1. Recognise multiple jobholding as an important labour market issue

Multiple jobholding should be formally recognised as a structural labour market issue, not a marginal phenomenon. Policy responses to insecure work, low pay and underemployment must explicitly address the experiences of workers holding more than one job, particularly young women.

1.2. Improve labour market data and monitoring

HMRC and the Office for National Statistics should expand the routine use of linked administrative payroll data to capture short-term and dynamic employment patterns, including multiple jobholding and fluctuating hours. This would enable more accurate evaluation of employment policy, enforcement activity, and labour market reform.

2 Making work pay: wages, hours and income security

2.1. Deliver 'Make Work Pay' policies in full

The Employment Rights Act has the potential to narrow the gender pay and earnings gaps and to significantly strengthen the rights of young women in the labour market.

To fulfil its promise to "Make Work Pay", the Government must implement the strongest possible provisions to end one-sided flexibility for all workers.

The Government should fulfil its commitment to abolish discriminatory youth rates for all adult workers. Young workers under 21 should be paid the National Living Wage - the same wage for the same job as those older than them.

2.2. Strengthen guaranteed hours provision

Insufficient and insecure hours are a major driver of multiple jobholding among young women. To strengthen the guaranteed hours provision:

- The right to guaranteed hours should be based on an average of the preceding 12 weeks of work, with consecutive reference periods.
- All workers must be eligible for guaranteed hours, including agency workers, and especially in sectors with high prevalence of zero-hours and short-hours contracts such as hospitality, retail and care.
- The right to guaranteed hours, notice of shifts and compensation for cancelled shifts should be applied to anyone with contractual hours up to full-time hours.
- Shifts cancelled or curtailed within seven days should be paid in full, based on what the worker would have earned.
- There should be a 28-day notice period for shifts.
- Strengthen protections against unpaid trial shifts.

2.3. Strengthen existing flexible working rights

To ensure all feasible roles offer guaranteed flexible hours from day-one, the Government should take steps to remove the stigma around flexible work and avoid hybrid workers facing discrimination at work.

- Introduce a flexible working advertising duty so that all jobs are advertised flexibly, except where it is not reasonably feasible, as recommended by the Fawcett Society, the TUC and Pregnant Then Screwed.
- Introduce a statutory right to appeal if an employer rejects a flexible working request.

3 Pensions and long-term financial security

3.1. Reform auto-enrolment thresholds

Young women working multiple low-paid or short-hours jobs often fail to meet the earnings threshold (£10,000 per job) required for pension auto-enrolment, even when their combined earnings exceed this level. This leads to lower pension contributions, long-term pension inequality and increased poverty risk in later life.

The Government should:

- Lower or abolish the lower earnings threshold.
- Extend auto-enrolment to younger workers from age 18.

4 Mental health, wellbeing and job quality

4.1. Strengthen employer responsibilities for mental health

Employers should be required to provide targeted mental health support, particularly in sectors with high levels of insecure work, such as hospitality, retail and care. This should include a commitment to recognised best-practice frameworks, such as the Mind Mental Health at Work Commitment³⁰, and involve:

- Mental health training for managers and employees.
- Implementing 'mental health at work' strategies and policies.
- Inform employees about available workplace mental health support both offered internally and externally e.g. Employee Assistance Programmes to raise awareness.

4.2. Embed mental health protections in labour market enforcement

Strengthen the Health and Safety Executive (HSE) with the funding needed to properly investigate hazards and inspect workplaces.

The new Fair Work Agency should be explicitly tasked with:

- Monitoring mental health risks linked to insecure work.
- Enforcing employer duties around stress, workload and unsafe working practices.

³⁰Mind (2025) [Standard 1: Prioritising Mental Health at Work](#)

5 Tackling sexual harassment and unsafe workplaces

5.1. Strengthen workplace protections against sexual harassment

Young women in hospitality, retail and care - sectors with high rates of multiple jobholding - are also at heightened risk of sexual harassment and abuse at work.

The Government should:

- Fully implement and strengthen the preventative duty of the Worker Protection Act for employers to take all reasonable steps to prevent sexual harassment, including from Third Parties e.g. customers or clients.
- Require employers to inform all new employees of their workplace rights and how to report unfair treatment to remove stigma and barriers.
- Ensure compliance is not a one-off exercise, employers should conduct regular risk assessments, and where incidents have occurred, consider whether further steps are needed to comply with the preventative duty.
- Extend proactive employer duties beyond policies and training, including a clear and robust reporting system and independent enforcement.
- Ensure the Fair Work Agency has strong investigatory and enforcement powers.

6 Ensuring accountability

In order to fulfil their transformative potential to tackle labour market exploitation, the provisions of the Employment Rights Act must be properly enforced.

The establishment of a single enforcement body, the Fair Work Agency, under the Employment Rights Act has the potential to significantly improve how workplace rights are monitored and enforced across the UK, by simplifying and strengthening the current enforcement system.

6.1. Ensure young women's experiences shape enforcement priorities

The Fair Work Agency should explicitly incorporate the following into its annual report and its enforcement strategy:

- Multiple jobholding Insecure hours
- Young women's mental health
- Workplace sexual harassment
- Pension exclusion

We back the recommendations from the Young Women's Trust:

- The Fair Work Agency should have a duty to protect and scrutinise the rights of marginalised workers, including young women, with guaranteed representation of young women on its advisory board and publish an annual report on the enforcement of the rights of marginalised groups.
- Establish a Fair Work Commissioner to promote and protect worker's rights, oversee the enforcement of these rights, and report annually on their effectiveness.
- The Equalities and Human Rights Commission (EHRC) and Fair Work Agency should be placed under a Duty to Collaborate, including on repeat breaches by employers, and produce a joint annual report on the gender pay gap and workers' rights enforcement for marginalised groups.

6.2. Strengthen labour market enforcement capacity

The agency's effectiveness will depend on whether it is adequately resourced to conduct inspections, file claims and enforce regulations at scale.

The Government should:

- Ensure adequate funding for the Fair Work Agency.
- Increase the number of labour market inspectors so the UK meets the International Labour Organisation's (ILO) benchmark, which is one inspector per 10,000 workers, to increase proactive inspections, particularly in hospitality, retail, and care.
- Introduce penalties strong enough to deter exploitative practices, and recycle fines back into the enforcement system to help finance further enforcement work, as proposed by the TUC.

7 Training, progression and labour market mobility

7.1. Expand access to training for insecure workers

Employers and government should:

- Provide paid training opportunities for workers on insecure and short-hours contracts.
- Ensure access to apprenticeships, skills programmes and progression routes.
- Guarantee that multiple jobholders (who are more likely to be on temporary and short-hours contracts) are not excluded from training entitlements.

7.2. Improve transparency around progression opportunities

The agency's effectiveness will depend on whether it is adequately resourced to conduct inspections, file claims and enforce regulations at scale.

Employers should be required to:

- Clearly communicate contract terms.
- Avoid misleading claims about job progression.
- Publish data on conversion rates from insecure to permanent work.

8 Living Hours, income adequacy and cost of living

8.1. Endorse the Living Hours accreditation

The Government should endorse and promote the Living Hours accreditation developed by the Living Wage Foundation, ensuring:

- Predictable hours
- Secure contracts
- Sufficient weekly earnings

8.2. Strengthen in-work benefits and income support

Policy should ensure that young women in insecure and multiple jobholding roles can access adequate in-work benefits such as Universal Credit and support with housing and childcare costs, preventing financial stress and burnout.

9 Gender-responsive labour market policy

9.1. Gender impact assessments of labour market reforms

All labour market reforms - including the Employment Rights Act and welfare-to-work programmes - should be subject to robust gender impact assessments, accounting for:

- Multiple jobholding
- Short-hours contracts
- Sectoral segregation
- Caring responsibilities

9.2. Fund specialist employment support for young women

The Government should invest in targeted employment support, mentoring, and rights awareness programmes for young women, particularly those in insecure work.

The government or the Fair Work Agency should run a national campaign to promote new workers' rights, while employers should be required to inform all employees of their new rights under the Employment Rights Act of these rights and how to access support and whistleblowing routes.

Conclusion

The report shows that multiple jobholding is a common and increasingly important feature of young women's employment in the UK, yet it is underreported in standard labour market surveys. Young women are the group most likely to hold more than one job at the same time, closely linked to insecure contracts, low wages and limited hours, particularly in hospitality roles. Young working women report lower mental wellbeing than their male peers regardless of the number of jobs they hold, but multiple jobholding is linked to lower satisfaction with leisure time, which in turn reduces overall life satisfaction. Together, these findings underline the structural inequalities shaping young women's working lives and highlight areas where more targeted policy and employer action are urgently needed.

To address these challenges, a more coherent and equitable approach to supporting young women in the labour market is essential. Recognising multiple jobholding as an important employment issue, strengthening 'Make Work Pay' policies to ensure fair wages and sufficient hours, and endorsing Living Hours accreditation are key steps toward improving job quality and enabling progression. Employers must also prioritise tailored mental health support to mitigate the job-related stress disproportionately experienced by young women. Finally, improved and timely administrative data, developed through collaboration between HMRC and the Office for National Statistics, will be vital for understanding and responding to the realities of young women's working lives. These actions offer a clear pathway to creating fairer, more secure, and more sustainable employment opportunities.

Acknowledgements

The following datasets were used for this research: Office for National Statistics; His Majesty's Revenue and Customs, released 01 August 2024, ONS SRS Metadata Catalogue, dataset, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data - GB, <https://doi.org/10.57906/566k-5q15>; University of Essex, Institute for Social and Economic Research. (2025). Understanding Society: Waves 1-15, 2009-2024 and Harmonised BHPS: Waves 1-18, 1991-2009. [data collection]. 20th Edition. UK Data Service. SN: 6614, [DOI: http://doi.org/10.5255/UKDA-SN-6614-21](http://doi.org/10.5255/UKDA-SN-6614-21)

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Appendix i: Data and Methodology

Measuring multiple jobs, calculating how many people have more than one job at the same time, is not straightforward. Complexities in measurement impact knowledge and restrict policy. To advance understanding, we used two complimentary data sources and a range of different measures. The first dataset is the national Annual Survey of Hours and Earnings (ASHE) which is a survey administered by the Office for National Statistics (ONS) that employers fill in about their employees. This is the most accurate data on working hours and earnings in the UK which is used to inform policies on the National Minimum Wage and the National Living Wage. The sampling unit of ASHE is National Insurance Numbers and therefore more than one job held by the same National Insurance Number (if applicable) is included in the survey sample. However, under-reporting is a known issue: many employers (estimated at around one-third), do not return the survey questionnaire to the ONS, resulting in a well-known under-coverage in particular of low wage jobs and very likely also second (or more) jobs.³¹ Moreover, the ASHE survey refers to an annual reference period, usually in April each year. The data therefore only provide a snapshot of individuals' jobs (with the general assumption that an individual's situation does not change in the rest of the year). ASHE alone is therefore not suitable to study multiple jobholding.

We supplement ASHE with Real Time Information payroll data linked to ASHE from the tax authorities (His Majesty's Revenue and Customs - HMRC).³² Payroll data have been aggregated into a monthly dataset, enabling us to identify multiple jobholding, understood as having more than one payslip from different employers in the same month.³³ The HMRC payroll data are annual (running from April to April in the subsequent year) allowing us to identify how often, if at all, people have more than one payslip in the same month in the tax year, thus extending the short reference period of people's working live covered in ASHE. Through linking the HMRC payroll data to ASHE, we can discover hitherto unknown multiple jobholding practices throughout a tax year. For example, we can identify individuals recorded in ASHE

³¹ The Wage & Employment Dynamics Project (2022) [Longitudinal attrition in ASHE. Methodology paper.](#)

³² Office for National Statistics; His Majesty's Revenue and Customs, released 01 August 2024, ONS SRS Metadata Catalogue, dataset, Annual Survey of Hours and Earnings linked to PAYE and Self-Assessment data - GB, <https://doi.org/10.57906/566k-5q15>

³³ Payslips from different employer numbers and with earnings greater Zero and excluding pension payments.

with only one job in April 2018 but who have more than one payslip in at least one month later that year. The linked ASHE-HMRC data are available for 2014-2018. In this report, we present representative figures for 2018 (and the corresponding 2018-19 tax year). The monthly payroll dataset was checked with the weekly payroll dataset. The rates of people with more than one payslip per month or week are similar. There may still be a small risk that multiple jobholding is overcounted in such data as people may have changed job within the same month/week.

We complement ASHE-HMRC data analysis with findings from the UK Household Longitudinal Study (also known as 'Understanding Society')³⁴ which is an annual survey completed by individuals themselves. The Understanding Society survey provides self-reported information on the number of jobs held at the time of the survey as well as measures of job-related well-being, mental health and satisfaction with life. These indicators allow us to investigate further the working experiences of young women. The Understanding Society data used cover the period 2022-2024 (Waves 14 and 15).

The linked ASHE-HMRC dataset used for this briefing paper refers to Great Britain. The Understanding Society survey covers the whole of the UK.

The Labour Force Survey and Annual Population Survey are used to compare numbers of multiple jobholders in the Understanding Society and the ASHE-HMRC data to highlight that official labour market data are not sufficient for understanding current employment practices.

³⁴ University of Essex, Institute for Social and Economic Research. (2025). Understanding Society: Waves 1-15, 2009-2024 and Harmonised BHPS: Waves 1-18, 1991-2009. [data collection]. 20th Edition. UK Data Service. SN: 6614, DOI: <http://doi.org/10.5255/UKDA-SN-6614-21>

Appendix ii

Well-being and satisfaction measures

Job related well-being

1. Anxiety

(the lower the more anxious)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 11.11 | 11.3 | 11.46 | 11.54 | 11.47 | 12.01 | 11.93 | 11.11 | 11.11 | 11.11 |

2. Depression

(the lower the more depressed)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 11.93 | 12.45 | 12.81 | 12.38 | 12.69 | 13.14 | 12.79 | 12.88 | 12.87 | 12.85 |

General mental well-being

3. SF-12 Mental Component

(the higher the greater the mental functioning)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 40.86 | 42.47 | 45.34 | 45.75 | 44.96 | 45.55 | 46.22 | 48.42 | 48.09 | 49.69 |

4. GHQ-12 Mental Well-being

(the higher the greater the amount of distress)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 13.05 | 12.64 | 12.7 | 12.25 | 12.38 | 10.94 | 11.1 | 11.05 | 11.2 | 11.18 |

Satisfaction scales

(1-completely dissatisfied, 7-completely satisfied)

5. Satisfaction: life overall (1-7)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 4.88 | 5.07 | 4.89 | 4.95 | 4.96 | 5.15 | 5.12 | 4.95 | 5.01 | 5.03 |

6. Satisfaction: job (1-7)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 5.17 | 5.39 | 5.36 | 5.43 | 5.41 | 5.21 | 5.32 | 5.21 | 5.32 | 5.32 |

7. Satisfaction: leisure time (1-7)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 4.23 | 4.66 | 4.34 | 4.45 | 4.48 | 4.71 | 4.73 | 4.33 | 4.46 | 4.51 |

8. Satisfaction: health (1-7)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 5.01 | 5.01 | 4.6 | 4.74 | 4.79 | 5.46 | 5.23 | 4.93 | 4.81 | 4.91 |

9. Satisfaction: income (1-7)

| women | | | | | men | | | | |
|---------------|---------|---------------|---------|-------|---------------|---------|---------------|---------|-------|
| 16-29 | | 30-64 | | 16-64 | 16-29 | | 30-64 | | 16-64 |
| multiple jobs | one job | multiple jobs | one job | all | multiple jobs | one job | multiple jobs | one job | all |
| 4.57 | 4.63 | 4.3 | 4.47 | 4.49 | 4.65 | 4.88 | 4.42 | 4.61 | 4.66 |

Source: Understanding Society wave 14 with population weights. Only individuals who are employed in their main job and who have not recorded self-employment in any other job, if they have more than one job.

Note: Job-related well-being scales range from 3-15, see footnote 20. SF-12 Mental Component with a range from 0 (lowest mental functioning) to theoretically 100 (high functioning). The sample range is 0-74, see footnote 21. The GHQ-12 ranges from 0 least amount of distress-36 (greatest amount of distress), see footnote 22.

